		led 09/05/19 F	<u>ntered 09/05/19 13:03:05</u>	Desc Main
Fill in this	information to identify the case:		7	
Debtor 1	Magdalena Aparicio			
Debtor 2 (Spouse, if filir	ng)			
United State	s Bankruptcy Court for the: Northern Distr	ict of Illinois		
Case numbe	er 15-23444			
Official	Form 410S1			
Notic	e of Mortgage P	ayment C	hange	12/15
debtor's pri	ncipal residence, you must use this ment to your proof of claim at least 2	form to give notice of a 11 days before the new	nstallments on your claim secured by a any changes in the installment payme or payment amount is due. See Bankrup	nt amount. File this form
Name of	U.S. Bank Trust Nation creditor: as Trustee of the Lodg		Court claim no. (if known): _	4-1
	gits of any number you use to e debtor's account:	6 6 4 5	Date of payment change: Must be at least 21 days after da of this notice	te <u>10/01/2019</u>
			New total payment: Principal, interest, and escrow, if	\$ 1,527.43 any
Part 1:	Escrow Account Payment Adjus	stment		
1 Will th	ere be a change in the debtor's o	escrow account nav	ment?	
□ No	ore be a onlinge in the debter 5 t	sorow account pay	mone:	
			form consistent with applicable nonbank	ruptcy law. Describe
	the basis for the change. If a stateme	nt is not attached, expla	in why:	
	Current escrow payment: \$	575.01	New escrow payment: \$	606.69
Part 2:	Mortgage Payment Adjustment			
	e debtor's principal and interest le-rate account?	payment change ba	ased on an adjustment to the inter	est rate on the debtor's
☑ No				
☐ Yes			onsistent with applicable nonbankruptcy la	aw. If a notice is not
	Current interest rate:	%	New interest rate:	%
	Current principal and interest payn	nent: \$	New principal and interest payme	ent: \$
Part 3:	Other Payment Change			
3. Will th	ere be a change in the debtor's ı	mortgage navment f	or a reason not listed above?	
J. VIII UI	ere be a change in the debtor 3 i	nortgage payment i	or a reason not listed above:	
	s. Attach a copy of any documents desc (Court approval may be required befo		change, such as a repayment plan or loar can take effect.)	n modification agreement.
	Reason for change:			
	Current mortgage payment: \$			

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Debtor 1	Magdalena Aparicio	Case number (if known) 15-23444
F	irst Name Middle Name Last Name	
Part 4: S	ign Here	
The person telephone n	completing this Notice must sign it. Sign and print your nan umber.	ne and your title, if any, and state your address and
Check the ap	propriate box.	
☐ I am t	he creditor.	
⊈ Lamit	he creditor's authorized agent.	
	nder penalty of perjury that the information provided in	this claim is true and correct to the best of my
knowledge	, information, and reasonable belief.	
	J. Lieberman	Date 09/05/2019
Signature		
Print:	Jon J. Lieberman	Title Attorney for Creditor
	First Name Middle Name Last Name	·······
Company	Sottile & Barile, Attorneys at Law	
Company		
Address	394 Wards Corner Road, Suite 180	
	Number Street	
	Loveland OH 45140 City State ZIP Code	
	,	
Contact phone	513-444-4100	Email bankruptcy@sottileandbarile.com

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323 FIFTH STREET EUREKA, CA 95501 For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 23, 2019

MAGDALENA APARICIO

901 BISHOP ST WEST CHICAGO IL 60185 Loan:

Property Address: 901 BISHOP STREET WEST CHICAGO, IL 60185

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Dec 2018 to Sept 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Oct 01, 2019:
Principal & Interest Pmt:	920.74	920.74 **
Escrow Payment:	575.0	1 606.69
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,495.75	\$1,527.43

Escrow Balance Calculation					
Due Date:	Sep 01, 2019 (4,405.25) 575.01				
Escrow Balance:	(4,405.25)				
Anticipated Pmts to Escrow:	575.01				
Anticipated Pmts from Escrow (-):	0.00				
Anticipated Escrow Balance:	(\$3,830.24)				

^{**} The terms of your loan may result in changes to the monthly principal and interest payments during the year.

	Payments to E	scrow	Payments From Escrow			Escrow Balance		
Date	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual	
					Starting Balance	0.00	(9,458.22)	
Dec 2018		575.01			*	0.00	(8,883.21)	
Dec 2018		779.14			* Escrow Only Payment	0.00	(8,104.07)	
Jan 2019		575.01			*	0.00	(7,529.06)	
Jan 2019		779.14			* Escrow Only Payment	0.00	(6,749.92)	
Jan 2019		1,558.28			* Escrow Only Payment	0.00	(5,191.64)	
Feb 2019		575.01			*	0.00	(4,616.63)	
Mar 2019		575.01			*	0.00	(4,041.62)	
Mar 2019		4,041.62			* Escrow Only Payment	0.00	0.00	
Apr 2019		575.01			*	0.00	575.01	
May 2019		575.01			*	0.00	1,150.02	
May 2019		575.01			*	0.00	1,725.03	
May 2019				3,640.15	* County Tax	0.00	(1,915.12)	
Jul 2019		575.01			*	0.00	(1,340.11)	
Aug 2019		575.01			*	0.00	(765.10)	
Aug 2019				3,640.15	* County Tax	0.00	(4,405.25)	
					Anticipated Transaction	s 0.00	(4,405.25)	
Sep 2019		575.01			_		(3,830.24)	
	\$0.00 \$1	2,908.28	\$0.00	\$7,280.30				

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are

Case 15-23444 Doc Filed QQ/Q5/10ng Entered 09/05/19 13:03:05 Fin Desc Main Pochments: (ខេត្តខ្លាំ 5/9) 7

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 23, 2019

MAGDALENA APARICIO Loan:

Annual Escrow Account Disclosure Statement Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipate	d Payments		Escrow Balance	
	To Escrow	From Escrow	Description Starting Balance	Anticipated (3,830.24)	Required 606.71
Oct 2019	606.69		~ ····································	(3,223.55)	1,213.40
Nov 2019	606.69			(2,616.86)	1,820.09
Dec 2019	606.69			(2,010.17)	2,426.78
Jan 2020	606.69			(1,403.48)	3,033.47
Feb 2020	606.69			(796.79)	3,640.16
Mar 2020	606.69			(190.10)	4,246.85
Apr 2020	606.69			416.59	4,853.54
May 2020	606.69			1,023.28	5,460.23
Jun 2020	606.69	3,640.15	County Tax	(2,010.18)	2,426.77
Jul 2020	606.69			(1,403.49)	3,033.46
Aug 2020	606.69			(796.80)	3,640.15
Sep 2020	606.69	3,640.15	County Tax	(3,830.26)	606.69
	\$7,280.28	\$7,280.30			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.) Your escrow balance contains a cushion of 606.69. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,213.38 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (3,830.24). Your starting balance (escrow balance required) according to this analysis should be \$606.71. This means you have a shortage of 4,436.95. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 7,280.30. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Case 15-23444 Doc New Escrow Payment Calculation	Filed 09/05/19	
Unadjusted Escrow Payment	Document	
Surplus Amount:	0.00	
Shortage Amount:	0.00	
Rounding Adjustment Amount:	0.00	
Escrow Payment:	\$606.69	

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NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

^{*} Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Case No. 15-23444

Magdalena Aparicio Chapter 13

Debtor. Hon. Judge Janet S. Baer

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice of Mortgage Payment Change upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on September 5, 2019, before the hour of 5:00 p.m.

David Ratowitz, Debtor's Counsel david@ratowitzlawgroup.com

Glenn B Stearns, Chapter 13 Trustee mcguckin m@lisle13.com

Patrick S Layng, U.S. Trustee ustpregion11.es.ecf@usdoj.gov

Magdalena Aparicio, Debtor 901 Bishop St West Chicago, IL 60185

Dated: September 5, 2019 Respectfully Submitted,

/s/ Jon J. Lieberman

Jon J. Lieberman (OH 0058394) Sottile & Barile, Attorneys at Law 394 Wards Corner Road, Suite 180

Loveland, OH 45140 Phone: 513.444.4100

Email: bankruptcy@sottileandbarile.com

Attorney for Creditor